Equitas Small Finance Bank Limited

TERM SHEET Date : 08/01/2019

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Proposal No. : FRDBD0001521 Application No. : 592233 Scheme : LCATC

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: USED : GOODS Application Type Product : Secured Loans

Manufacturer : EICHER Asset Type Manu.Month&Year : 5/2012

Model : 10.59
Engine No. : E483CDCE575260 - New
Chassis No. : MC263ERC0CE251278 - New : HR 38 R 9345 Registration No. Permit Status : SURRENDER Chassis No.

Agreement Type : Refinancing Tax Arrears : NO

Classification Type : NORMAL REFINANCING No of LIVE loans : 0

FC Expiry date : 07/06/2019 Scheme Descr. : LIGHT COMMERCIAL VEHICLE CATEGORY C

Vehicle Registration date: 11-JUN-2012 FC Expiry Gap Days: 150 : 0 Cubic Capacity Seating Capacity : 3 : 7200 Adv.Adjustment IMC: Yes Collateral Applicable : N Collateral Name :

Spoke Location : No Location Name : PSL Category : Micro Enterprises PSL Sub Category : Service - Micro

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Folio number Customer Category : SELF-EMPLOYED : A0082910

Name of the customer : AASHISH

Customer DOB Customer Age : 27 : 01/01/1992 Customer Type : New Registration Type : New CIBIL Score : 809 Customer CIBIL Status : Positive

Lead Reference Number : FRDBD0001432 Lead Ref.Date : 07/01/2019

Gender Of Customer : MALE Distance : 18 Business Stability : 4 Residence Stability: 15

Co-Applicant Details

Name : BABITA

DOB : 25/05/1991 Age : 27 Type : New Gender : FEMALE

Name : SUKHBIR SINGH

Type : New DOB : 15/11/1969 Gender : MALE Age : 49

Guarantor Details

Name : NOT APPLICABLE

Type : -DOB : Age : 0 Gender : MALE

Applicant Bank Name : BANK OF INDIA MICR NO :110013105

Applicant Bank Branch : NACHAULI Acc.No. :SB-670910510001461

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Sourced By : EQM21631 Name : MANOJ DHANKAR Agent Code: BKC0102 Name: CHAUHAN MOTORS

AddressCumId Proof : AADHAAR CARD DocRef.No.: 887328624324 07/01/2019

ID Proof : PAN CARD DocRef.No.: CFPPA7797J 07/01/2019

Co-Applicant 1 Proof : AADHAR CARD DocRef.No.: 908382785140 Co-Applicant 2 Proof : AADHAR CARD DocRef.No.: 782350105914

Guarantor 1 Proof : AADHAR CARD DocRef.No.:

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Valuation Date :03/01/2019 Model not in grid :No

Valuator Name :AUTO SCAN TECHNICAL SERVICES

IDV Value 275556.00 Cost of Asset : 479000.00 : Margin Money NA Finance Amount : 303000.00 : 71208.00 Finance Chrgs Disbursement Type :Normal EMI Amount : 16270.00 Field Visit Charges: 0.00

Maximum EMI Amount : 16270.00

Ins.Premium : 18748.00 PAC / TALIC : 0
Plcy Expiry Dt : 03/06/2019 Insurance Pattern :By Customer
Plcy Lapse Days : 146 Processing Fee% : 2.07
Vintage Deviation : No Asset Age : 7

Vintage Deviation Classification:

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: Processing Fee: 6257.00 Tenure 24 Repayable Months : 22.0349 IRR without proc.fee : 22.0349 Gross IRR : 22.0349 Net IRR Inst.Pattern : Equal Repay Mode : NACH Flat Rate of Interest : 11.7500 NPDC Method : NA No. of PDC : 1 No.Sec.PDC : 0 Adv.EMI Amt : :08/01/2019 No Of Adv.EMI: 0.00 Proposal Dt EMI Start Dt. :10/02/2019 EMI End Date :10/12/2020 Veh. Owned : 0 Agriculture : No Credit Shield : 624.00 Brokerage : 3030.00 63.26 NPDC/RPDC Amount Efft.Disb Dt :08/01/2019 Funding %(LTV): 0.00 EMI Cov. Prem: 0.00 Scheme IRR: 26.0000 FEFI No of ins 0 FEFI Amount : 0.00 Gross IRR : 22.0349 PAC : 628.00 620.00 Dealer Payout : 0.00 Dealer Exe Payout : 0.00 VAS

Dealer Name : Dealer Ex Name:

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ECS Mandate : NA ECS Bank Name :NA

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Deduction Charges from Loan Amount

Processing Fee: 6257.00 Adv.EMI Amt : 0.00 NPDC/RPDC Amount : 0.00 Credit Shield: 624.00 Ins.Premium Amt: 0.00 EMI Coverage Premium : 0.00 FEFI Amount : 0.00 PAC : 628.00 VAS : 620.00 Total Deduction Amount: 6881.00

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Application No.: 592233 Proposal No.: FRDBD0001521 Scheme : LCATC

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Payment Details

Payment To: Customer Payee Name: AASHISH A/c BANK OF INDIA A/c

Amount : 294871.00 No.670910510001461

Mode : RTGS

Approval Details

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Remarks : APPROVED BY ZM

Approval Authority Designation : ZM

Approval Authority Name : SUSHIL KUMAR SHARMA

Remarks : APPROVED BY ZM

Approval Authority Designation : ZM

Approval Authority Name : SUSHIL KUMAR SHARMA

Credit Approval Deviation

Factor Min Value Max Value Actual Value Deviated Approver

Funding Amount (In Lacs) 1 3 3.03 Yes AM

Date & Time : Signature :

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